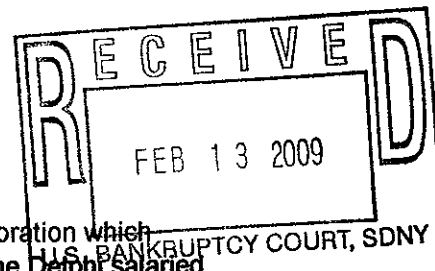


Honorable Robert D. Drain
United States Bankruptcy Court
Southern District of New York
Case Number: 05-44481
Debtors: Delphi Corporation

February 9, 2009

Dear Sir,

On February 5, 2009, I received a copy of the "Notice of Motion" from Delphi Corporation which stated that Delphi had filed a motion with the U.S. Bankruptcy Court to terminate the Delphi Salaried retiree's health care, life and disability benefits programs effective April 1, 2009. It also stated that the Salaried Retiree Health Reimbursement Accounts will also be discontinued. Today, I received a letter from Delphi explaining this motion. It also included a chart that shows the estimated 2009 retirees "self-pay" rates in order to continue our insurance coverages.



These two documents have shaken my world. They will literally affect the ability of my wife and I to survive. It will now require almost 65% of my Delphi pension (after taxes) to maintain my existing health care insurance coverages. Retirees must consider the need to stay with existing coverage due to a pre-existing medical condition which makes it almost impossible to get coverage with a different provider. The Delphi "self-pay" rate chart lists the following monthly costs for an employee and spouse with my insurance plans:

a) enhanced medical plan -	\$1,332.00
b) dental insurance -	\$88.00
c) vision coverage -	\$6.00
d) extended care coverage -	\$22.00
	<hr/>
	\$1,448.00 (monthly cost)

These insurance plans do not pay 100% of the cost of services. I also have to pay the co-pay portion along with the cost of the premiums. In addition, these figures do not include the additional cost for life insurance which was not shown on the self-pay chart. When you add in my home mortgage payment, there won't be any money left for other expenses, such as, food, utilities, medication etc.

I worked for GM and Delphi for over 24 years before I had to retire when Delphi closed my plant here in Columbus, Ohio last year. I was not ready to retire, but there aren't any jobs for a 60+ year old engineer in today's economy.

It appears that Delphi is trying to rush this through the court system. Retirees only have about a week to respond to this motion. In addition, we only have about one month to look for options and to make decisions that will affect the financial and medical health for us and our spouses and families.

This motion penalizes a fixed number of aging salary employees and retirees that were hired before 1993 who will only receive Delphi health benefits until age 65. At this time, we will have to go on Medicare. Therefore, I don't believe that the long term financial gain to Delphi is worth the pain it will cause we retirees who are to old to work in today's economy, but too young for Medicare.

I strongly urge you to consider the terrifying cost that this will have on my life and the lives of the other Delphi retirees. Please deny this motion to eliminate the health care coverage for the salaried retirees.

Respectfully,

Robert A. Lipp

Robert A. Lipp
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